COBRA CHANGES FOR 2008

Following are highlights of changes in the COBRA Program for 2008. These changes will be reflected in the January, 2008 BAM COBRA Section 400:

What's new in the COBRA Manual

- **Section 403.** <u>90-Day Notice Period</u> Information added regarding an exception to the 90-day notice rule for the General Initial Notice and Election Form.
- Section 403. <u>Court Orders</u> Information added to discuss a need to provide an initial notice when a
 court order is received that requires enrollment of a spouse or child to an employee's group plan
 coverage.
- Section 403. <u>Second and Third Class Mail</u> Information added to discuss second and third class mail delivery of COBRA notices.
- Section 406. The Uniform Services Employment and Reemployment Rights Act (USERRA) Departments need to be aware of how the "Veterans Benefits Improvement Act of 2004", extended the continuation of group coverage period under USERRA from 18 months to a maximum of 24 months for military call-up.
- **Section 408.** 44-Day Notice Rule Discussion regarding employers that also act as the plan administrator have a total of 44 days to provide an election notice.
- **Section 408.** Court Orders Information added to discuss a need to provide an election notice and election form when notified of a qualifying event that requires an offer of continuation coverage to a child or spouse of an employee.
- Section 413. <u>Health Insurance Premium Payment (HIPP) Program</u> Information added regarding COBRA premium payment assistance provided through the Health Insurance Premium Payment (HIPP) Program for persons disabled by HIV/AIDS.
- Section 419. Instructions for completion of the STD. 692 and STD 700 A new box has been added to both the STD. 692 and STD 700 for the selection of a COBRA continuation enrollment. The Personnel Office will no longer need to write or type "COBRA Continuation Enrollment" at the top of these forms.
- Section 420. <u>Dental/Vision COBRA Premiums</u> Effective January 1, 2008, the dental premiums will increase for the Delta Premier and Delta Preferred Option (PPO). Premiums for DeltaCare USA and SafeGuard dental plans will not change in 2008. There will be no change in the vision premium.
- Section 421. <u>Insurance Plan Addresses and Phone Numbers</u> The Vision Plan Enrollment Authorization (STD. 700) when used for the purpose of a COBRA continuation enrollment can now be faxed to Vision Service Plan at fax number (916) 463-9031.

QUESTIONS REGARDING THE STATE DENTAL/VISION COBRA PROGRAM

Personnel Office staff requiring assistance or clarification regarding the State's Dental/Vision COBRA Program should call William Page, (A) Program Manager at (916) 445-9801.